

Tab 1

LETTER OF INSTRUCTION

July 18, 2006

Clerk of the Court
U.S. District Court for the District of Massachusetts
P.O. Box 961485
Boston, MA 02196

Re: Exclusion Request

To whom it may concern:

I Stephan C. Oster request to be excluded from the Class in the **“Donald P. Speakman, Stephen H. Wedel, and Mark L. Robare Individually and On Behalf of All Others vs. Allmerica Financial Life Ins. & Annuity Co., First America Financial Life Ins. Co., and Allmerica Financial Corp.,” Case No. 4:04-cv-40077-FDS.**

If you have any questions or need additional information please contact me at:

5332 Blue Iris Ct.
Norcross, GA 30092
Phone: 770-849-0099

Sincerely,



Stephan C. Oster

CC: Hubbard & Biederman, LLP
Wilmer Cutler Pickering Hale and Dorr LLP

Tab 2

CASE # 4:04-CV-40077-FDS

proceeding; and, as set forth in the Settlement Agreement, certain claims that Defendants potentially may be able to assert in the future would be subject to mandatory arbitration.

Because the Class Members' Release and the Defendants' Release are critical elements of the proposed settlement, they are reprinted in their entirety in Appendix A, together with the provisions of the Settlement Agreement pertaining to arbitration.

SPEAKMAN ET AL V. ALLAMERICA

6. EXCLUSION FROM THE CLASS:

A. Request for Exclusion. You may request to be excluded from the Class. If you do, you will *not* receive settlement benefits, you will remain subject to Allmerica's Counterclaims and claims it may assert in the future, and you may *not* file an objection with the Court. To request exclusion, you must send a written request to the Clerk of the Court, with copies to Lead Counsel and Allmerica's Counsel, no later than July 27, 2006 at the following addresses:

Clerk of the Court
U.S. District Court for the District of Massachusetts
✓ P.O. Box 961485
Boston, MA 02196

Lead Counsel
Stephen L. Hubbard, Esq.
Robert W. Biederman, Esq.
Hubbard & Biederman, LLP
1717 Main Street, Suite 4700
Dallas, Texas 75201

Allmerica's Counsel
Andrea J. Robinson, Esq.
Jonathan A. Shapiro, Esq.
Wilmer Cutler Pickering Hale and Dorr LLP
60 State Street
Boston, MA 02109

July 13, 2006

Please exclude me from
the Class.

Thank you,

VIRGINIA R. CALDWELL
757 FRUITBURST DR
PITTSBURGH PA 15228-2535

w/ cc to others

412-531-5310

Tab 3

Bates

WILLIAM E. BATES, CLU, ChFC
FINANCIAL PLANNER

FINANCIAL GROUP

2006 JUL 24 P 12:40

July 21, 2006

Clerk of the Court
U.S. District Court for the District of Massachusetts
Donohue Federal Building
595 Main Street
Worcester, MA 01608
Re: Case No.04-40077-FDS

Clerk of Courts:

In the Proposed Settlement of a Class Action Lawsuit of Donald P. Speakman, Stephen H. Wedel, and Mark L. Robare, Individually and On Behalf of All Others Similarly Situated, as Plaintiffs and Counterclaim Defendants, vs. Allmerica Financial Life Insurance and Annuity Co., First Allmerica Financial Life Insurance Co., and Allmerica Financial Corp., Defendant and Counterclaim Plaintiffs. I William E. Bates have elected to opt out of the settlement and to stay in the Allmerica Trails Program. If you have any questions please feel free to call me at 412-201-5850.

Thank You,



William E. Bates, CLU, ChFC
600 Grant Street
Suite 1200
Pittsburgh, PA 15219

Tab 4

William D. Gullborg, CFS, CSA
Financial Planner



William J. Mihm, CFS, CSA
Financial Planner

July 20, 2006

Clerk of the Court
U.S. District Court for the District of Massachusetts
P.O. Box 961485
Boston, MA 02196

Civil Action No. 4:04-cv-40077-FDS

DONALD P. SPEAKMAN, STEPHEN H. WEDEL and MARK L. ROBARE,
Individually and on Behalf of All Others Similarly Situated,
Plaintiffs and Counterclaim Defendants,

v.

ALLAMERICA FINANCIAL LIFE INS. & ANNUITY CO., FIRST ALLAMERICA FINANCIAL
LIFE INS. CO., and ALLAMERICA FINANCIAL CORP.,
Defendants and Counterclaim Plaintiffs

Please accept this letter as my *Exclusion Request* per your request involving the above
referenced civil action.

- 1) William J. Mihm
3908 Washington Road
McMurray, PA 15317
(724) 731-0046
- 2) I, William J. Mihm, wish to be excluded from the class.
- 3) **Civil Action No. 4:04-cv-40077-FDS**

DONALD P. SPEAKMAN, STEPHEN H. WEDEL and MARK L. ROBARE,
Individually and on Behalf of All Others Similarly Situated,
Plaintiffs and Counterclaim Defendants,

v.

ALLAMERICA FINANCIAL LIFE INS. & ANNUITY CO., FIRST ALLAMERICA
FINANCIAL LIFE INS. CO., and ALLAMERICA FINANCIAL CORP.,
Defendants and Counterclaim Plaintiffs

Best regards,

William J. Mihm, CFS, CSA

Tab 5

THOMAS STROYNE [TS] Financial Services

Thomas J. Stroyne, CFS
Financial Consultant3908 Washington Road,
McMurray, PA 15317

July 19, 2006

Clerk of the Court
U.S. District Court for the District of Massachusetts
P.O. Box 961485
Boston, MA 02196

Civil Action No. 4:04-cv-40077-FDS

DONALD P. SPEAKMAN, STEPHEN H. WEDEL and MARK L. ROBARE,
Individually and on Behalf of All Others Similarly Situated,
Plaintiffs and Counterclaim Defendants,
v.

ALLMERICA FINANCIAL LIFE INS. & ANNUITY CO., FIRST ALLMERICA FINANCIAL LIFE INS.
CO., and ALLMERICA FINANCIAL CORP.,
Defendants and Counterclaim Plaintiffs

Dear Sir / Madam,

Please accept this letter as my *Exclusion Request* per your request involving the above referenced civil action.

- 1.) Thomas J. Stroyne
3908 Washington Road
McMurray, PA 15317
(724) 731-0011
- 2.) I, Thomas J. Stroyne, wish to be excluded from the class.
- 3.) **Civil Action No. 4:04-cv-40077-FDS**

DONALD P. SPEAKMAN, STEPHEN H. WEDEL and MARK L. ROBARE,
Individually and on Behalf of All Others Similarly Situated,
Plaintiffs and Counterclaim Defendants,
v.

ALLMERICA FINANCIAL LIFE INS. & ANNUITY CO., FIRST ALLMERICA
FINANCIAL LIFE INS. CO., and ALLMERICA FINANCIAL CORP.,
Defendants and Counterclaim Plaintiffs

Best regards,



Thomas J. Stroyne, CFS

phone » 724-731-0011
toll free » 877-420-3786
fax » 724-731-0056

e-mail » tstroyne@adelphia.net
web » www.tstroynefinancial.com

Securities offered through **Securities America, Inc.**, Member NASD/SIPC, Thomas Stroyne, Registered Representative and
Advisory Services offered through **Securities America Advisors, Inc.**, Thomas Stroyne, Financial Planner

Thomas Stroyne and Securities America, Inc. are not affiliated.

Tab 6

July 11, 2006

Clerk of the Court
U.S. District Court for the District of Massachusetts
P O Box 961485
Boston MA 02196

Dear Sir:

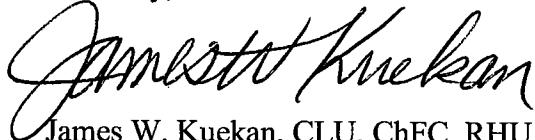
Please exclude me from the Civil Action No. 4:04-cv-40077FDS

Donald P Speakman, Stephen H Wedel and Mark L Robare, Individually and on
Behalf of All Others Similarly Situated, Plaintiffs and Counterclaim Defendants,

v.

Allmerica Financial Life Ins. & Annuity Co., First Allmerica Financial Life Ins. Co.,
and Allmerica Financial Corp., Defendants and Counterclaim Plaintiffs.

Sincerely,



James W. Kuekan, CLU, ChFC, RHU
122 North Street
Shrewsbury MA 01545-1634
508-926-1445

Cc: Stephen L Hubbard, Esq.
Robert W Biederman, Esq.
Hubbard & Biederman, LLP
1717 Main Street, Suite 4700
Dallas Texas 75201

Andrea J Robinson, Esq.
Jonathan A Shapiro, Esq.
Wilmer Cutler Pickering Hale and Dorr LLP
60 State Street
Boston MA 02109

Tab 7

proceeding, and, as set forth in the Settlement Agreement, certain claims that Defendants potentially may be able to assert in the future would be subject to mandatory arbitration.

Because the Class Members' Release and the Defendants' Release are critical elements of the proposed settlement, they are reprinted in their entirety in Appendix A, together with the provisions of the Settlement Agreement pertaining to arbitration.

Please exclude me!

6. EXCLUSION FROM THE CLASS.

Civil Action No. 4:04-cv-40077-FDS

A. Request for Exclusion. You may request to be excluded from the Class. If you do, you will *not* receive settlement benefits, you will remain subject to Allmerica's Counterclaims and claims it may assert in the future, and you may *not* file an objection with the Court. To request exclusion, you must send a written request to the Clerk of the Court, with copies to Lead Counsel and Allmerica's Counsel, no later than July 27, 2006 at the following addresses:

Clerk of the Court
U.S. District Court for the District of Massachusetts
P.O. Box 961485
Boston, MA 02196

Lead Counsel

Stephen L. Hubbard, Esq.
Robert W. Biederman, Esq.
Hubbard & Biederman, LLP
1717 Main Street, Suite 4700
Dallas, Texas 75201

Allmerica's Counsel

Andrea J. Robinson, Esq.
Jonathan A. Shapiro, Esq.
Wilmer Cutler Pickering Hale and Dorr LLP
60 State Street
Boston, MA 02109

Please exclude me!

Thank you,

John C. Vaughan
John C. Vaughan
510C Bronwyn Court
Gibsonia, PA 15044
(724) 443-4065

(514) 857-0000

*Case Name: Donald P. Speakman,
Stephen H. Wedel, and Mark H. Robare,
Individually and On Behalf of All Others
Similarly Situated, Plaintiffs and Counterclaim
Defendants v. Allmerica Financial Life Ins.
and Annuity Co., First Allmerica Financial Life
Ins. Co. and Allmerica Financial Corp., Defendants
(617) 556-6000 and Counterclaim
Plaintiffs.*

You must include in your request (i) your name, address and telephone number, (ii) a statement that you want to be excluded, (iii) the case name and case number, as indicated on the first page of this Notice, and (iv) your signature. Be sure to write "Exclusion Request" on the lower left-hand corner of the front of the envelope.

John C. Vaughan 7/11/06

ANY REQUEST FOR EXCLUSION MUST BE POSTMARKED BY JULY 27, 2006.

A request for exclusion will be invalid if it does not provide all of the requested information, is postmarked after the deadline or is not sent to the correct address. A Class Member sending an invalid request for exclusion will be treated as if he or she did not send any request for exclusion at all.

Tab 8



DAVID R. BELLIS, CLU, CHFC, MSFS
MICHAEL D. BELLIS, CFP™, CLU
FINANCIAL PLANNERS

Request for Exclusion from the Class Action

July 21, 2006

Clerk of the Court
U.S. District Court for the District of Massachusetts
P.O. Box 961485
Boston, MA 02196

Regarding: David R. Bellis

Home address: 836 Glenmore Court
Naperville, IL 60540
Home Phone (630) 961-0253
Work Phone (630) 420-3300 ext 223

Please exclude me from this class action suit:

Donald P. Speakman, Stephen H. Wedel, and Mark L. Robare, Individually and On Behalf of All Others similarly Situated, Plaintiffs and Counterclaim Defendants, v.

Allmerica Financial Life Ins. & Annuity Co., First Allmerica Financial Life Ins. Co., and Allmerica Financial Corp., Defendants and Counterclaim Plaintiffs.

Civil Action No. 4:04-cv-40077-FDS.

Sincerely,

A handwritten signature in black ink that reads "David R. Bellis".

David R. Bellis

cc Lead Counsel, Stephen L. Hubbard, Esq. & Robert W. Biederman, Esq.
cc Allmerica's Counsel, Andrea J. Robinson, Esq. & Jonathan A. Shapiro, Esq.

1555 NAPERVILLE/WHEATON ROAD, STE. 106 • NAPERVILLE, IL 60563
630-420-3300 • FAX 630-420-3301 • DRBELLIS@BELLIS-ASSOC.COM & MDBELLIS@BELLIS-ASSOC.COM

SECURITIES AND FINANCIAL PLANNING PROVIDED THROUGH WATERSTONE FINANCIAL GROUP, A REGISTERED BROKER-DEALER AND MEMBER NASD - SIPC, AND REGISTERED INVESTMENT ADVISER. 500 PARK BLVD., SUITE 800, ITASCA, IL 60143 630-250-7000
BELLIS & ASSOCIATES FINANCIAL SERVICES AND WATERSTONE FINANCIAL GROUP ARE INDEPENDENT COMPANIES.

Tab 9

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS
CENTRAL DIVISION

DONALD P. SPEAKMAN, STEPHEN H. §
WEDEL, and MARK L. ROBARE, §
Individually and On Behalf of All Others §
Similarly Situated, §
§
Plaintiffs and §
Counterclaim Defendants, §
§ CIVIL ACTION NO. 4:04-cv-40077-FDS
v. §
§
ALLMERICA FINANCIAL LIFE INS. & §
ANNUITY CO., FIRST ALLMERICA §
FINANCIAL LIFE INS. CO., and §
ALLMERICA FINANCIAL CORP., §
§
Defendants and §
Counterclaim Plaintiffs. §

REQUEST FOR EXCLUSION FROM THE CLASS

My name is Marilyn Bonlie. My address and phone number are 3323 Saint Cloud Circle, Dallas, Texas 75229, 214-350-4225. Pursuant to the Notice dated June 27, 2006, I request that I be excluded from the class in the above-referenced action.

Marilyn Bonlie
Marilyn Bonlie Exec. to Estate of
7-25-06 Ben Franklin
Date

CGP/8

cc: Clerk of the Court
U.S. District Court for the District of Massachusetts
P.O. Box 961485
Boston, Massachusetts 02196

Lead Counsel:

Stephen L. Hubbard, Esq.
Robert W. Biederman, Esq.
Hubbard & Biederman, LLP
1717 Main Street, Suite 4700
Dallas, Texas 75201

Counsel for Allmerica:

Andrea J. Robinson, Esq.
Jonathan A. Shapiro, Esq.
Wilmer Cutler Pickering Hale and Dorr LLP
60 State Street
Boston, Massachusetts 02109